

# FIRST CITIZENS STATE BANK

2005 SEP -6 AM 10:08  
SINCE 1863

August 29, 2005

FDIC

Attn: Director John F. Carter  
San Francisco Regional Office  
25 Jessie St.  
Ecker Square Suite 2300  
San Francisco, CA 94105

RE: Wal-Mart/Commercial ILC Application

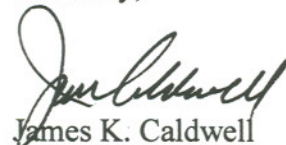
Greetings:

Consider this letter an objection to granting Wal-Mart's Commercial ILC application for new interstate branching as well as business checking powers.

We believe that this application is clearly a mixing of commercial and banking business and we request that you deny this application.

If you have questions please give me a call.

Sincerely,



James K. Caldwell  
President

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